

**From:** Mary Gatto <gattmag2@aol.com> on 07/24/2008 10:45:05 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

My VISA account with Bank of America has had its due date changed three times within the past year. If the payment is late by 24 hours they hook on a \$35 surcharge and up the interest rate by 15%. If I choose to make a payment electronically they tack on a surcharge of \$15 for the privilege of getting my payment instantly.

.

Sincerely,

Mrs. Mary Gatto  
8 Whitehall Rd  
Monroe Township, NJ 08831-1985